

## UNITED STATES BANKRUPTCY COURT, WESTERN DISTRICT OF WISCONSIN

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**CHAPTER 13 PLAN (Individual Adjustment of Debts)**

☒ Original Plan  
☐ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)  
☐ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: **Mark D Ward** JOINT DEBTOR: **Amy J Ward** CASE NO.: \_\_\_\_\_  
 SS#: **xxx-xx-1626** SS#: **xxx-xx-1142**

**I. NOTICES**

To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.

To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.

To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Nonstandard provisions, set out in Section VIII	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

TO ALL PARTIES:

**Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.**

**II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE**

**A. MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$ **1577** for **60** months;The total amount of estimated payments to the trustee: **\$94,620.00****B. DEBTOR(S)' ATTORNEY'S FEE:** ☐ NONE ☐ PRO BONO

Total Fees: **\$4,000.00** Total Paid: **\$1,000.00** Balance Due: **\$3,000.00**  
 Payable \_\_\_\_\_/month (Months \_\_\_\_\_ to \_\_\_\_\_)

**III. TREATMENT OF SECURED CLAIMS****A. SECURED CLAIMS:** ☐ NONE

[Retain Liens pursuant to 11 U.S.C. §1325(a)(5)] Mortgage(s)/Lien on Real or Personal Property:

**1** Creditor: **Home Point Financial Corporation**  
 Address: **Attn: Correspondence** Arrearage/Payoff on Petition Date **\$218,913 / 27,000.00**  
**Dept; 11511 Luna Road; Suite**  
**200; Farmers Branch, TX 75234**

Regular Payment **\$1756 /month (Months 1 to 60)**  
 (Direct by debtor)  
 Arrears Payment (Cure) \_\_\_\_\_

Account No.: **Account No:**  
**xxxxxxxxx2452**

Other: arrearages paid pro rata; debtor to maintain payments directly to the creditor

Debtor(s): **Mark D Ward**  
**Amy J Ward** Case number:

<input checked="" type="checkbox"/> Real Property <input checked="" type="checkbox"/> Principal Residence <input type="checkbox"/> Other Real Property Address of Collateral: <b>416 Herman Street Arena, WI 53503 Iowa</b> <b>County</b> <b>tax assessed value of \$191,700</b>  <input type="checkbox"/> Personal Property/Vehicle Description of Collateral: _____	Check one below for Real Property: <input checked="" type="checkbox"/> Escrow is included in the regular payments <input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly
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**B. VALUATION OF COLLATERAL:** ☐ NONE

IF YOU ARE A SECURED CREDITOR LISTED BELOW, THE PLAN SEEKS TO VALUE THE COLLATERAL SECURING YOUR CLAIM IN THE AMOUNT INDICATED, A SEPARATE MOTION WILL ALSO BE SERVED UPON YOU PURSUANT TO BR 7004 AND LR 3015-1.

**1. REAL PROPERTY:** ☒ NONE

**2. VEHICLE(S):** ☐ NONE

<b>1. Creditor: Prestige Financial Svc</b> Address: <b>Attn: Bankruptcy; 351 W Opportunity Way; Draper, UT 84020</b>  Account No.: <b>xxx6226</b> VIN: _____ Description of Collateral: <b>2015 Kia Sorrento 102,000 miles</b> Check one below: <input checked="" type="checkbox"/> Claim incurred 910 days or more pre-petition <input type="checkbox"/> Claim incurred less than 910 days pre-petition	Value of Collateral: <b>\$9,350.00</b> Amount of Creditor's Lien: <b>\$17,778.93</b>  Interest Rate: <b>4.50%</b>	<p style="text-align: center;"><b>Payment</b></p> Total paid in plan: <b>\$9,350.00</b>  Adequate Protection Payment: <b>\$150.00</b> Equal Monthly Payment: <b>\$180.00</b>
<b>2. Creditor: Regional Acceptance Co</b> Address: <b>Attn: Bankruptcy; Po Box 1487; Wilson, NC 27894</b>  Account No.: <b>xxxxxxx8301</b> VIN: _____ Description of Collateral: <b>2011 Toyota Corolla 151,000 miles</b> Check one below: <input checked="" type="checkbox"/> Claim incurred 910 days or more pre-petition <input type="checkbox"/> Claim incurred less than 910 days pre-petition	Value of Collateral: <b>\$3,000.00</b> Amount of Creditor's Lien: <b>\$13,927.00</b>  Interest Rate: <b>4.50%</b>	<p style="text-align: center;"><b>Payment</b></p> Total paid in plan: <b>\$3,000.00</b>  Adequate Protection Payment: <b>\$50.00</b> Equal Monthly Payment: <b>\$60.00</b>

**3. PERSONAL PROPERTY:** ☒ NONE

**C. LIEN AVOIDANCE** ☒ NONE

**D. SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall or receive a distribution from the Chapter 13 Trustee.

- ☒ NONE  
☐ The debtor(s) elect to surrender to each secured creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the automatic stay be terminated in rem as to the debtor(s) and in rem and in personam as to any codebtor(s) as to these creditors.  
☐ Other:

Debtor(s): **Mark D Ward**  
**Amy J Ward** Case number:

**E. DIRECT PAYMENTS:**

☐ NONE

☒ The debtor(s) elect to make current payments directly to each secured creditor listed below. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

	Name of Creditor	Account No.	Description of Collateral (Address, Vehicle, etc.)
1.	<b>Home Point Financial Corporation</b>	<b>xxxxxxxxx2452</b>	<b>416 Herman Street Arena, WI 53503 Iowa County tax assessed value of \$191,700</b>

**IV. TREATMENT OF FEES AND PRIORITY CLAIMS** [as defined in 11 U.S.C. §507 and 11 U.S.C. §1322(a)(4)]

**A. ADMINISTRATIVE FEES OTHER THAN DEBTORS(S)' ATTORNEY'S FEE:** ☒ NONE

**B. PRIORITY TAX CLAIMS:** ☒ NONE

Total Due:	<b>\$0.00</b>	Total Payment	<b>\$0.00</b>
Payable	<b>0.00 /month</b>		
Total Due:	<b>\$0.00</b>	Total Payment	<b>\$0.00</b>
Payable	<b>0.00 /month</b>		

**C. DOMESTIC SUPPORT OBLIGATION(S):** ☐ NONE ☒ CURRENT AND PAID OUTSIDE

1.	Name of Creditor:	<b>Gary Ward</b>
	Payment Address:	<b>6150 Century Ave #212; Middleton, WI 53562</b>
	Total Due:	
	Payable	
	Regular Payment (if applicable)	<b>\$72.00</b> /month (paid directly by debtor)

**D. OTHER:** ☒ NONE

**V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS**

<b>A.</b>	Pay	<b>pro rata</b> /month
	Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.	
<b>B.</b>	<input checked="" type="checkbox"/> If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.	

**C. SEPARATELY CLASSIFIED:** ☒ NONE

**VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:** Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☒ NONE

**VII. INCOME TAX RETURNS AND REFUNDS:** ☒ NONE

**VIII. NON-STANDARD PLAN PROVISIONS:** ☐ NONE

☒ Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

**Payment Notices: Creditors listed as direct pay and lessors may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay. Debtors shall be allowed to continue automatic withdrawals for direct pay creditors. Debtors shall be allowed to continue online access with direct pay creditors.**

☐ Mortgage Modification Mediation

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

/s/ Mark D Ward	Debtor	<b>August 14, 2019</b>	/s/ Amy J Ward	Joint Debtor	<b>August 14, 2019</b>
Mark D Ward		Date	Amy J Ward		Date

Debtor(s): **Mark D Ward**  
**Amy J Ward** Case number:

/s/ Zachary J. Kluck

August 14, 2019

**Zachary J. Kluck**

Date

Attorney with permission to sign on Debtor(s)' behalf

**By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.**